

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-28577-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francisco Saravia-Jiminez  
57 Wilcox Rd  
New Brunswick, NJ 08901-1665

Denise E. Saravia-Jiminez  
57 Wilcox Rd  
New Brunswick, NJ 08901-1665

Social Security No.:

xxx-xx-2133

xxx-xx-5045

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on October 14, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 14, 2020

JAN: ckk

Jeanne Naughton  
Clerk

In re:  
Francisco Saravia-Jiminez  
Denise E. Saravia-Jiminez  
Debtor(s)

Case No. 18-28577-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 14, 2020

Form ID: 148

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db/jdb	Francisco Saravia-Jiminez, Denise E. Saravia-Jiminez, 57 Wilcox Rd, New Brunswick, NJ 08901-1665
lm	+ NJ Housing & Mortgage Finance Agency, 637 South Clinton Ave, P.O. Bo 18550, Trenton, NJ 08650-2085
517761031	CBCS, PO Box 2589, Columbus, OH 43216-2589
517761032	Cenlar Central Loan Administration, PO Box 986, Newark, NJ 07184-0001
517761036	+ Educational Funding Company, 4740 Chevy Chase Dr Ste 200, Chevy Chase, MD 20815-6459
517761037	Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300 P.O. Box 914, Paramus, NJ 07653-0914
517761038	Encore Receivable Management, Inc., P.O. Box 3330 400 N. Rogers Road, Olathe, KS 66063-3330
517761039	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517761040	+ Financial Recoveries, P.O. Box 1388, Mt Laurel, NJ 08054-7388
517761041	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517761042	Genesis BC/Celtic Bank, 368 S State St Ste 300, Salt Lake City, UT 84111-2315
517761043	Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218
517761044	JFK Hospital, 80 James St Fl 4, Edison, NJ 08820-3938
517761045	# KML Law Group PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
517761046	+ LTD Financial Services Services, L.P., 7332 Southwest Freeway, Suite 1600, Houston, TX 77086
517761051	NJ Housing & Finance Agency, Loan Servicing, 637 S Clinton Ave, Trenton, NJ 08611-1811
517888163	+ NJ Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517761050	New Brunswick Water Department, 78 Bayard St, New Brunswick, NJ 08901-2113
517761053	Philips Remote Cardiac Service, PO Box 415404, Boston, MA 02241-5404
517761057	RWJ Anesthesia, c/o Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517761058	RWJ Emergency Services, c/o Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517761059	RWJ/Anesthesia, c/o Financial Recoveries, 200 E Park Dr, Mount Laurel, NJ 08054-1297
517761055	Robert Wood Johnson, PO Box 15278, Newark, NJ 07192-5278
517761056	+ Robert Wood Johnson Hospital Pediatrics, 1 Robert Wood Johnson Pl, New Brunswick, NJ 08901-1966
517761068	+ United Collection Bureau, 5620 Southwyck Blvd - Suite 206, Toledo, OH 43614-1501
517761069	Wells Fargo Carrier Visa, PO Box 660431, Dallas, TX 75266-0431

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 14 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 14 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517761025	Email/Text: bky@americanprofit.net	Oct 14 2020 22:00:00	American Profit Recovery, 34405 W 12 Mile Rd

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			Ste 379, Farmington Hills, MI 48331-5608
517761026	EDI: TSYS2.COM	Oct 15 2020 01:23:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517761028	EDI: CAPITALONE.COM	Oct 15 2020 01:23:00	Capital One, PO Box 85520, Richmond, VA 23285-5520
517761027	EDI: CAPITALONE.COM	Oct 15 2020 01:23:00	Capital One, c/o Lyons, Doughty & Veldhuis, PC, PO Box 85520, Richmond, VA 23285-5520
517761030	+ EDI: CAPITALONE.COM	Oct 15 2020 01:23:00	Capital One, P.O. Box 5253, Carol Stream, IL 60197-5253
517761029	EDI: CAPITALONE.COM	Oct 15 2020 01:23:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517799785	EDI: CAPITALONE.COM	Oct 15 2020 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517806471	EDI: BL-BECKET.COM	Oct 15 2020 01:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517791451	+ Email/Text: bankruptcy@cavps.com	Oct 14 2020 22:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517887621	+ Email/Text: bncmail@w-legal.com	Oct 14 2020 21:59:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517761035	EDI: CITICORP.COM	Oct 15 2020 01:23:00	DSNB / MACYS, P.O. Box 8218, Mason, OH 45040-0000
517761033	Email/Text: electronicbkydocs@nelnet.net	Oct 14 2020 21:59:00	Department of Education, 121 S 13th St, Lincoln, NE 68508-1904
517761034	Email/Text: electronicbkydocs@nelnet.net	Oct 14 2020 21:59:00	Department of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
517816984	EDI: DISCOVER.COM	Oct 15 2020 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517905308	EDI: BL-BECKET.COM	Oct 15 2020 01:23:00	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517761047	Email/Text: clientservices@simonsagency.com	Oct 14 2020 22:00:00	Meridian Medical Group, c/o Simon's Agency, Inc., PO Box 5026, Syracuse, NY 13220-5026
517761049	+ Email/Text: Bankruptcies@nragroup.com	Oct 14 2020 22:00:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
517761054	EDI: PRA.COM	Oct 15 2020 01:23:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
517878297	EDI: PRA.COM	Oct 15 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Car Care One, POB 41067, Norfolk VA 23541
517878294	EDI: PRA.COM	Oct 15 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517868565	EDI: PRA.COM	Oct 15 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Sams Club Personal Cred, POB 41067, Norfolk VA 23541
517878293	EDI: PRA.COM	Oct 15 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517761052	EDI: RMSC.COM	Oct 15 2020 01:23:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517883487	EDI: Q3G.COM	Oct 15 2020 01:23:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517819854	+ EDI: DRIV.COM	Oct 15 2020 01:23:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284

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517761061	EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB / Amazon, P.O. Box 965015, Orlando, FL 32896-5015
517761062	+ EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB / Lowes, P.O. Box 965005, Orlando, FL 32896-5005
517761063	EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB / Paypal, PO Box 965005, Orlando, FL 32896-5005
517761064	+ EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB / Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
517761065	EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB / Walmart, P.O. Box 965024, Orlando, FL 32896-5024
517761067	EDI: RMSC.COM	Oct 15 2020 01:23:00	SYNCB Care One, PO Box 965036, Orlando, FL 32896-5036
517885635	+ Email/Text: bncmail@w-legal.com	Oct 14 2020 21:59:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517761060	EDI: DRIV.COM	Oct 15 2020 01:23:00	Santander Bank, Bankruptcy Department, PO Box 961245, Fort Worth, TX 76161-0244
517766204	+ EDI: RMSC.COM	Oct 15 2020 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517787493	+ Email/Text: electronicbkydocs@nelnet.net	Oct 14 2020 21:59:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517876543	+ EDI: AIS.COM	Oct 15 2020 01:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517761071	EDI: WFFC.COM	Oct 15 2020 01:23:00	WFFNB / Dual L, 800 Walnut St, Des Moines, IA 50309-3605
517842256	EDI: WFFC.COM	Oct 15 2020 01:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517761070	+ EDI: WFFC.COM	Oct 15 2020 01:23:00	Wells Fargo/Home Project Visa, 800 Walnut Street, Des Moines, IA 50309-3605
517789918	Email/Text: bankruptcynotice@westlakefinancial.com	Oct 14 2020 21:59:00	Westlake Financial, PO Box 76809, Los Angeles, CA 90076-0809
517904520	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 14 2020 21:59:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, Ca 90010-3847

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517868575	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Sams Club Personal Cred, POB 41067, Norfolk VA 23541
517761066	*	SYNCB / Walmart, PO Box 965024, Orlando, FL 32896-5024
517761024	##	Allied Intersted, PO Box 361445, Columbus, OH 43236-1445
517761048	##+	Monarch Recovery Management, Inc., P.O. Box 16119, Philadelphia, PA 19114-0119
jdb	*	Denise E. Saravia-Jiminez, 57 Wilcox Rd, New Brunswick, NJ 08901-1665

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Frederick J. Simon	on behalf of Joint Debtor Denise E. Saravia-Jiminez simonmonahan216@gmail.com
Frederick J. Simon	on behalf of Debtor Francisco Saravia-Jiminez simonmonahan216@gmail.com
Kevin Gordon McDonald	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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